

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Arcy E. Crute  
 Debtor

Case No. 16-16197-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 8

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db	+Arcy E. Crute, 6332 Reedland Street, Philadelphia, PA 19142-2912
13854394	+U.S. BANK NATIONAL ASSOCIATION, FOR PENNSYLVANIA HOUSING FINANCE AGENCY,
	c/o BRIAN CRAIG NICHOLAS, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13869503	+U.S. Bank National Association (Trustee for the Pe, PHFA Loan Servicing Division,
	211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 20 2018 02:15:28 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 20 2018 02:14:52
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 20 2018 02:15:12 U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 20 2018 02:16:34
	Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
cr	E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 20 2018 02:16:34
	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
	TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

BRAD J. SADEK	on behalf of Debtor Arcy E. Crute	brad@sadeklaw.com, bradsadek@gmail.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)	bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
FREDERICK L. REIGLE		ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)	KMcDonald@blankrome.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)	lhaller@pkh.com, dmaurer@pkh.com, mgutshall@pkh.com
MATTEO SAMUEL WEINER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)	bkgroup@kmlawgroup.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE	ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial	ecfmail@mortoncraig.com, mhazlett@mortoncraig.com, mortoncraigecef@gmail.com
	TOTAL: 9	

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Arcy E. Crute		CHAPTER 13
	<u>Debtor</u>	
U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency)		
	<u>Movant</u>	NO. 16-16197 JKf
vs.		
Arcy E. Crute		
	<u>Debtor</u>	
Frederick L. Reigle		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$6,203.40**, which breaks down as follows:

Post-Petition Payments:	April 2017 through October 2017 at \$340.00/month
	October 2017 through December 2017 at \$910.00/month
Less Suspense Balance:	\$38.00
Late Charges:	March 2017 through December 2017 at \$10.04/month
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$6,203.40</b>

2. The Debtor shall cure the aforesaid arrearage in the following manner:

a). Debtor shall modify the Chapter 13 plan to provide for payment of the post-petition arrears of **\$6,203.40** through the Plan in addition to the pre-petition arrears for which the plan already provides; within seven (7) days of the Court Order approving of and/or granting this stipulation, Debtor shall file any motion(s) and other paper(s) necessary to accomplish said plan modification;

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$6,203.40** along with the pre-petition arrears;

c). The 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due January 1, 2018 and continuing thereafter, Debtor shall maintain, and pay when due, the regular contractual post-petition monthly mortgage payment of

\$910.00 (or as adjusted under the terms of the mortgage), which payment is due on or before the first (1<sup>st</sup>) day of each month (with late charges assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made (front & back copies of cancelled checks and/or money orders) but not credited, Movant shall adjust the account accordingly.

5. In the event that the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court, upon which the Court shall enter an Order granting Movant relief from the automatic stay as to the mortgaged property, and waiving the stay provided by Bankruptcy Rule 4001(a)(3), which the parties hereby agree to waive with respect to said Order. The Order shall be in the form set forth in the proposed order filed by Movant with its instant Motion for Relief, or in a form substantially similar. ("Movant" in this paragraph and hereinafter refers to Movant or any of its successors or assignees, should the claim be assigned or transferred.)

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage, loan documents and related agreements, and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 9, 2018

By: /s/ Kevin G. McDonald, Esquire  
Kevin G McDonald, Esquire  
KML Law Group, P.C.  
Attorneys for Movant

Date: 1/9/18

  
Brad J. Sadek, Esquire  
Attorney for Debtor

Case No. 16-16197 JK1

Stipulation

Page 3 of 3

Date: \_\_\_\_\_

1/16/18

William C. Miller  
Chapter 13 Trustee

Paul A. Langley  
Frederick L. Rejcek

Approved and SO ORDERED by the Court this 19th day of January, 2018.  
However, the court retains discretion regarding entry of any further order.

Jean K. Fitzsimon

Bankruptcy Judge  
Jean K. Fitzsimon